



IPW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/808,611 Confirmation No.: 5032
Applicant(s): Wendell DICKERSON
Filed: March 25, 2004
Title: FIXED RATE GRADUALLY STEPPED PAYMENT LOAN
TC/A.U.: 3691
Examiner: Elizabeth H. Rosen
Docket No.: 86952-0001CIP
Customer No.: 24633

MAIL STOP: AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TRANSMITTAL

Sir:

Transmitted herewith for filing is a Response and Amendment in response to the Office Action dated **September 20, 2007** in the above-identified application.

Applicant petitions for an extension of time, the fees for which are set forth in 37 C.F.R. § 1.17(a), for the total number of months checked below:

<u>Total Months Requested</u>	<u>Fee for Extension of Time</u>
<input type="checkbox"/> first month	\$ 120.00/ 60.00
<input type="checkbox"/> second month	\$ 460.00/ 230.00
<input type="checkbox"/> third month	\$1,050.00/ 525.00

Extension of time fee due with this request: **\$ 0.00**

If an additional extension of time is required, please consider this a Petition therefore.

U.S. Application No. 10/808,611
Response Transmittal

The fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDIT. FEE
TOTAL	29	MINUS	51	= 0	X 50/25 =	\$ 0.00
INDEP.	4	MINUS	4	= 0	X 210/105 =	\$ 0.00
Extension of Time for _____ Month						\$ 0.00
SUB-TOTAL						\$ 0.00
Reduce by ½ for Small Entity						\$ 0.00
						TOTAL \$ 0.00

No additional fee is required.

A check in the amount of **\$0.00** is attached.

Please charge my Deposit Account No. 50-1349 the amount of **\$0.00**.

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-1349.

Any filing fees under 37 C.F.R. §1.16 for the presentation of extra claims.

Any patent application processing fees under 37 C.F.R. §1.17.

Respectfully submitted,

HOGAN & HARTSON LLP

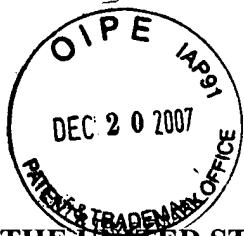
Dated: December 20, 2007

By: _____



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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE AND AMENDMENT

Responsive to the Office Action dated September 20, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper; and

Remarks/Arguments begin on page 10 of this paper.